Certificate Number: 03088-PAE-DE-032989749

Bankruptcy Case Number: 19-13196



CERTIFICATE OF DEBTOR EDUCATION

I CERTIFY that on June 17, 2019, at 8:46 o'clock PM CDT, Karen M Scott completed a course on personal financial management given by internet and telephone by Debt Education and Certification Foundation, a provider approved pursuant to 11 U.S.C. 111 to provide an instructional course concerning personal financial management in the Eastern District of Pennsylvania.

Date: June 18, 2019 By: /s/Crystal Towner for Doug Tonne

Name: Doug Tonne

Title: Counselor